

Small Ways to Improve Our Lives

The house is a mess. Your life seems to be falling apart. The future looks bleak. What should you do? Make your bed—you'll feel better.

So says Susan and Larry Terkel in their book "Small Change: It's the Little Things in Life that Make a Big Difference!"

Unlike self-help books that may suggest that you're a slob who needs a personality makeover, the Terkel's philosophy is non-judgemental: "Small change adds up."

Make little changes in your daily habits--such as meals or snacks, your relationships, or your leisure--and watch those changes gradually accumulate into a healthier, happier and more satisfying life.

Here are a few changes from the book that could make a BIG change in your life:

- Eat breakfast, even if it's only a wedge of cheese on a cracker with your morning coffee to avoid daytime fatigue. Protein is essential to fuel our bodies after 7-10 hours of fasting (which is what happens when we sleep).

Other sources of protein include a handful of nuts or seeds, a glass of milk, a container of yogurt, a tablespoon or two of peanut butter, or a slice of turkey. Better still, eat a wholesome breakfast.

Benefit Statement Enclosed

Your annual benefit statement is enclosed with this edition of the **Informers**. Your statement only shows the last four numbers of your Social Security number to help protect you from identity theft, which has become one of the most frequent and costly crimes in the U.S.

Review your statement carefully, since it contains information on group insurance and beneficiaries. The Minnesota Life Insurance Company maintains your life insurance beneficiary information. If you would like to change or update your beneficiaries, contact Minnesota Life at 1-888-202-5525.

Refer to your statement during the annual Benefit Choice insurance enrollment period in May. The statement also contains an annuitant identification card. Cut out the I.D. card and carry it with you as proof of your association with the state of Illinois for government and retiree discounts.

- Replace a soft drink with water at just one meal a day. With this small change you will drink about 40 more gallons of water per year, while not drinking 40 gallons of carbonated sugar. You will also save up to 50,000 calories and as much as \$500.

- Improve your posture. Stand tall like a mountain and look better, feel better and give yourself the best insurance you can against back pain. Stand with your shoulders aligned with your hips and ankles. Sit forward on the seat of your chair in front of the computer.

- Handwritten notes are like home-baked cookies--they're always appreciated!

The latest feature on our website (www.state.il.us/srs) is a legisla-

tion link listing any pending House and Senate bills which would affect SERS members/annuitants. As details become available on these bills, we will update this information on our website.

The legislation link also has a detailed calendar of dates when the House and Senate meet in 2005.



Federal Income Tax Withholding

Monthly benefits paid by SERS are subject to federal income tax withholding. If you have a request on file for federal income tax to be withheld, it will continue to be honored unless you request a change. To modify or end your withholding, you must notify SERS in writing.

If there is not a withholding election on file, taxes will be with-

held as if you are married claiming three exemptions. This married person with three exemptions would have no withholding taken on a benefit of less than \$1,467 per month, unless it is requested.

You may have to pay taxes and penalties at the end of the year if your estimated tax payment(s) are not adequate.

Important SERS Telephone Numbers

Income Tax Withholding, 1099-R, Address Change:
217-785-7034

Insurance: 217-785-7444

Retirement: 217-785-7322

Death/Survivor Benefits:
217-785-7366

Chicago Office: 312-814-5853

Circle the 2005 MRR Workshop That You Would Like to Attend.

Mar. 29 **FULL** Springfield (01)

Apr. 5 Centralia (44)

Apr. 14 **FULL** Fairview Heights (18)

Apr. 21 **FULL** Joliet (47)

Apr. 28 Lincoln (19)

May 3 Quincy (36)

May 12 **FULL** Chicago (02)

May 19 Utica (30)

May 26 **FULL** Marion (07)

Jun. 2 Urbana (34)

Jun. 9 Normal (33)

Jun. 28 Mt. Vernon (32)

Jul. 14 Taylorville (27)

Jul. 19 Orland Park (09)

Jul. 26 **FULL** Springfield (01)

Jul. 28 Morton (37)

Aug. 10 **FULL** Chicago (02)

Aug. 18 **FULL** Orland Park (09)

Aug. 24 Rockford (90)

Aug. 30 **FULL** Springfield (01)

Sep. 1 Galesburg (23)

Sep. 8 Effingham (42)

Sep. 13 Springfield (01)

Sep. 20 Macomb (29)

Sep. 28 Mt. Vernon (32)

Oct. 5 **FULL** Schaumburg (77)

Oct. 19 Moline (46)

Oct. 26 Fairview Heights (18)

Nov. 2 Rockford (90)

Nov. 8 **FULL** Chicago (02)

Nov. 9 Joliet (03)

Nov. 17 East Peoria (82)

Nov. 30 Bourbonnais (25)

The 2005 Myths and Realities of Retirement workshop for retirees, survivors, disability benefit recipients and their guests is filling up quickly.

This free, one-day workshop examines financial scams, the effects of inflation, estate planning, group insurance benefits, and health & leisure.

If you would like to attend an MRR workshop, complete this application and return it to us. After you register, we will confirm your enrollment by letting you know the exact workshop location.

(Please disregard the number in parenthesis after the workshop location. It is for internal use only.)

Name _____

Social Security Number _____

Home Phone Number _____ Bringing a Guest? Yes No

Return This Form To:

State Retirement Systems, Field Services Division
2101 S. Veterans Parkway
P. O. Box 19255
Springfield, IL 62794-9255

SERS FACTOID

The average age of a SERS member receiving a pension benefit in 2004 was 68.4 years old.



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